



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE  
KML LAW GROUP, P.C.  
Sentry Office Plz  
216 Haddon Ave.  
Suite 406  
Westmont, NJ 08018  
[dcarlon@kmllawgroup.com](mailto:dcarlon@kmllawgroup.com)

Attorneys for Secured Creditor  
Towd Point Mortgage Trust 2019-4, U.S. Bank  
National Association, as Indenture Trustee

In Re:

Doris L. Pilgrim,

Debtor.

Order Filed on May 15, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 20-13717 VFP  
Adv. No.:  
Hearing Date: 5/21/2020 @ 8:30 a.m.

Judge: Vincent F. Papalia

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: May 15, 2020**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia  
United States Bankruptcy Judge

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Debtor:

Doris L. Pilgrim

Case No.:

20-13717 VFP

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor Towd Point Mortgage Trust 2019-4, U.S. Bank National Association, as Indenture Trustee, holder of a mortgage on real property located at 25 27 22nd Street, Irvington, NJ, 07111, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor

and

Jenee K. Ciccarelli, Esquire, attorney for Debtor, Doris L. Pilgrim, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall pay the arrearage claim of Secured Creditor (Claim # 3) in full through the Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make post-petition payment in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserves her right to object to Secured Creditor's proof of claim and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:  
Doris L. Pilgrim  
Debtor

Case No. 20-13717-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2020.

db Doris L. Pilgrim, 25-27 22nd Street, Irvington, NJ 07111

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Towd Point Mortgage Trust 2019-4, U.S. Bank National Association, as Indenture Trustee dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Jenee K. Ciccarelli on behalf of Debtor Doris L. Pilgrim info@jc-lawpc.com,  
nadiafinancial@gmail.com;k.jr76568@notify.bestcase.com  
Marie-Ann Greenberg magecf@magruester.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 4